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FROM: Thomas J. Finn

PHONE: 602-382-6208

RE: AMEX 40655-3800-Updated Filing Receipt

MESSAGE:

August 23, 2002 letter and enclosures attached.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 10

CONFIRMATION NO.: 6650

CLIENT MATTER NO.: 40655.3800

PLEASE RETURN TO: Beverly Fletcher at 15S08

PERSONAL FAX: No

REQUESTOR: Thomas J. Finn

DIRECT LINE: 602-382-6208

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Thomas J. Finn (602) 382-6208  
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August 28, 2002

## VIA FACSIMILE

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Office of Initial Patent Examination's  
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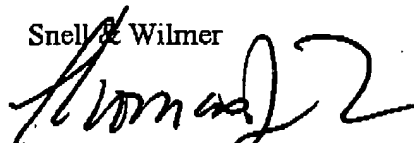
Re: US Nonprovisional Patent Application, Chow, et al.  
Title: REAL-TIME BROKERAGE ACCOUNT  
APPLICATION SYSTEM AND METHOD  
Filing Date: December 20, 2001  
Serial No.: 10/032,588; Confirmation No.: 8373  
Our File No.: 40655.3800

Dear Sir or Madam:

Please correct the Updated Filing Receipt as noted hereon. Enclosed you will find the recordation of assignment as well as the first page of the application as filed.

Sincerely,

Snell & Wilmer



Thomas J. Finn

TJF:bf

Enclosures

cc: Ms. Patrice Jacobson (AMEX)



## UNITED STATES PATENT AND TRADEMARK OFFICE

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| APPLICATION NUMBER | FILING DATE | GRP ART UNIT | FIL FEE REC'D | ATTY. DOCKET NO. | DRAWINGS | TOT CLAIMS | IND CLAIMS |
|--------------------|-------------|--------------|---------------|------------------|----------|------------|------------|
| 10/032,588         | 12/20/2001  | 2164         | 870           | 40655.3800       | 12       | 13         | 3          |

CONFIRMATION NO. 8373

## UPDATED FILING RECEIPT

\*OC00000008459801\*

✓ Thomas J. Finn  
Snell & Wilmer L.L.P.  
400 East Van Buren  
✓ One Arizona Center  
Phoenix, AZ 85004-2202

Date Mailed: 07/16/2002

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

## Applicant(s)

✓ Christina Chow, Phoenix, AZ; ✓  
✓ Paul Stoxen, Phoenix, AZ; ✓  
✓ Marcus Sheire, St. Paul, MN; ✓  
✓ Timothy G. Austin, Maple Grove, MN; ✓  
Can Demirkaya, Peoria, AZ ✓

## Domestic Priority data as claimed by applicant

THIS APPLN CLAIMS BENEFIT OF 60/268,658 02/14/2001 ✓  
AND CLAIMS BENEFIT OF 60/268,538 02/13/2001 ✓

## Foreign Applications

If Required, Foreign Filing License Granted 02/21/2002

Projected Publication Date: 10/24/2002

Non-Publication Request: No

Early Publication Request: No

## Title

✓ Real-time brokerage account application system and method

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**Preliminary Class**

705

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RECORDATION DATE: 04/23/2002

REEL/FRAME: 012827/0246  
NUMBER OF PAGES: 4

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

## ASSIGNOR:

DEMIRKAYA, CAN

DOC DATE: 12/18/2001

## ASSIGNEE:

AMERICAN EXPRESS TRAVEL RELATED  
SERVICES COMPANY, INC.  
GENERAL COUNSEL'S OFFICE  
AMERICAN EXPRESS TOWER, WORLD  
FINANCIAL CENTER  
NEW YORK, NEW YORK 102585-4900

SERIAL NUMBER: 10032588  
PATENT NUMBER:

FILING DATE: 12/20/2001  
ISSUE DATE:

MARCUS KIRK, EXAMINER  
ASSIGNMENT DIVISION  
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Name (line 1) DEMIRKAYA, Can

Execution Date  
Month Day Year  
12/18/2001

Name (line 2)

## Second Party

Name (line 1)

Execution Date  
Month Day Year

Name (line 2)

## Receiving Party

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Name (line 1) AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

Name (line 2)

☐ If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)

Address (line 1) General Counsel's Office

Address (line 2) American Express Tower, World Financial Center

Address (line 3) New York

New York

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City

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Enter for the first Receiving Party only.

Name

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OMB 0851-0027

Pag 2

U.S. Department of Commerce  
Patent and Trademark Office  
PATENT

## Correspondent Name and Address

Area Code and Telephone Number

602/382-6208

Name Thomas J. Finn, Esq., Reg. No. 48,066

Address (line 1) Snell &amp; Wilmer L.L.P.

Address (line 2) One Arizona Center

Address (line 3) 400 East Van Buren

Address (line 4) Phoenix, Arizona 85004-2202

## Pages

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## Application Number(s) or Patent Number(s)

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Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)

10/032,588

If this document is being filed together with a new Patent Application, enter the date the patent application  
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Thomas J. Finn, Reg. No. 48,066

Name of Person Signing

Signature

April 16, 2002

Date

**ASSIGNMENT****UTILITY PATENT**

**WHEREAS**, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** filed **December 20, 2001**;

**AND WHEREAS**, **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.**, a subsidiary of **AMERICAN EXPRESS COMPANY** (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

**NOW, THEREFORE**, the undersigned **ASSIGNOR** hereby confirms that **ASSIGNOR** is a full time salaried employee, past employee or a contractor of **ASSIGNEE** (**AMERICAN EXPRESS COMPANY** or one of it's subsidiary companies) and that **ASSIGNOR** developed the subject matter of the invention on **ASSIGNEE's** time and at the expense of **ASSIGNEE** and within the scope of **ASSIGNOR's** duties as an employee of **ASSIGNEE** and thereby **ASSIGNOR** recognizes that the **ASSIGNEE** owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, **ASSIGNOR** memorializes that relationship in the form of this assignment and;

**THEREFORE**, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **ASSIGNOR** by these presents does sell, assign and transfer unto **ASSIGNEE**, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to **ASSIGNEE**, for the sole use and benefit of **ASSIGNEE**, its successors, assigns and legal representatives,

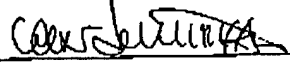
**AND HEREBY AGREES** to transfer to **ASSIGNEE**, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by **ASSIGNEE**, its successors, assigns and legal representatives, to preserve, acquire and/or perfect **ASSIGNEE's** full protection and title

1111931



in and to the invention and any improvements and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

| INVENTOR'S NAME      | ADDRESS  | SIGNATURE   | DATE              |
|----------------------|--|---|-------------------|
| <u>Can Demirkaya</u> | <u>21522 North 82nd Lane</u><br><u>Peoria, Arizona 85382</u> | <u></u> | <u>12/18/2001</u> |

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Fax (602) 382-6070

EXPRESS MAIL NO. EL608992382US

## UTILITY PATENT

**TITLE: REAL-TIME BROKERAGE ACCOUNT APPLICATION  
SYSTEM AND METHOD**

**INVENTORS: Christina Chow, Phoenix, Arizona  
Paul Stoxen, Phoenix, Arizona  
Marcus Sheire, Saint Paul, Minnesota  
Timothy Austin, Maple Grove, Minnesota  
Can Demirkaya, Peoria Arizona**

**Cross Reference to Related Applications**

This application claims priority to, and the benefit of, U.S. Provisional Application Serial No. 60/268,658, filed February 14, 2001, and U.S. Provisional Application Serial Nos. 60/268,538 filed on February 13, 2001, both of which are hereby incorporated by reference.

**Field of Invention**

The present invention relates generally to a securities trading and brokerage account application processing system, and in particular, to a system and method for facilitating real-time brokerage account decisioning and approval over a distributed network.

**Background of the Invention**

The traditional method of establishing a brokerage account with a broker involves the process of completing a brokerage account application, selecting a type of brokerage account, signing the application, submitting the application and funding the brokerage account. Typically, not until the application papers have been received and processed and the brokerage account funded (check clears, wire transfer complete, etc.) will an account holder be able to start trading on an account. Additionally, many brokers often require an Applicant to submit to a credit evaluation which may also delay the start of trading. With the changing market environments, volatility of the stock market, increases in trading volume, and high turn-around in

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